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**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF OKLAHOMA**

JUN 4 1997

D. SUE ASHLEY, CLERK
United States Bankruptcy Court
Eastern District of Oklahoma

IN RE:

JOEY D. MACKEY
SSN 445-60-6782
SUSAN J. MACKEY
SSN 443-64-8263

Debtors.

Case No. 96-71899
Chapter 7

O R D E R

On this 3rd day of June, 1997, the Objection to Exemption filed by Gerald Miller, Chapter 7 Trustee, and Response by the Debtors came on for consideration.

After a review of the above-referenced pleadings, this Court does hereby enter the following findings and conclusions in conformity with Rule 7052, Fed. R. Bankr. P., in this core proceeding:

The Debtors filed this bankruptcy on September 23, 1996. The Debtors listed a 1987 Peterbilt Truck as a tool of the Debtor's trade and seventy-five percent (75%) of the Debtor's wages earned in the ninety (90) days preceding bankruptcy in the amount of \$7,064.04. The Debtors listed the value claimed as exempt on the Peterbilt Truck in the amount of "0.00." According to the Debtors' schedules, the truck is mortgaged to Associated Commercial Corporation in the amount of \$5,082.52. The Debtor, Joey D. Mackey, is a truck driver. In the Trustee's Supplemental Brief, he did not